JPM-001

N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Spielmann, et al.

Serial No.: 09/545,381

Examiner:

Beth Van Doren

Filed:

4/7/2000

Group Art Unit:

3623

For:

METHOD AND SYSTEM FOR MANAGING RISK

REQUEST FOR CONTINUED EXAMINATION AND AMENDMENT

Commissioner for Patents P.O. Box 1450 Arlington, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 13, 2004 (the "Office Action"), Applicants are submitting this Request for Continued Examination and respectfully request entry of the following amendment to the above-identified case as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.